

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CARLETTA M JONES

Debtor(s)

Case No. 15-19781

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2015.
- 2) The plan was confirmed on 12/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/11/2017, 03/28/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/04/2019.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$14,113.21  
Less amount refunded to debtor \$118.20

**NET RECEIPTS: \$13,995.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,758.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$621.41  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,379.41**

Attorney fees paid and disclosed by debtor: \$242.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	NA	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	361.00	361.00	0.00	0.00
CACH	Unsecured	NA	674.47	674.47	16.29	0.00
CAPITAL ACCOUNTS	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	3,853.08	3,853.08	100.59	0.00
CAPITAL ONE BANK USA	Unsecured	NA	738.98	738.98	16.41	0.00
CASHCALL INC	Unsecured	NA	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	488.00	488.00	0.00	0.00
CREDIT RCVR	Unsecured	NA	NA	NA	0.00	0.00
DEVRY INC	Unsecured	NA	1,660.82	1,660.82	32.43	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	866.29	866.29	15.70	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	NA	264.17	264.17	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	0.00	264.17	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	NA	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	NA	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	373.06	373.06	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	667.81	667.81	16.13	0.00
MIDNIGHT VELVET	Unsecured	NA	NA	NA	0.00	0.00
MRSI	Unsecured	NA	NA	NA	0.00	0.00
MRSI	Unsecured	NA	NA	NA	0.00	0.00
NCC BUSINESS SERVICES	Unsecured	NA	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	565.23	565.23	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	1,349.02	1,349.02	35.22	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	744.75	744.75	17.99	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	317.71	317.71	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	429.59	429.59	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	793.25	793.25	15.49	0.00
REGIONAL ACCEPTANCE CORP	Secured	9,600.00	14,549.46	6,661.58	6,661.58	757.58
REGIONAL ACCEPTANCE CORP	Unsecured	NA	357.54	357.54	0.00	0.00
RS CLARK & ASSOCIATES	Unsecured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE RAYMOND LAW GROUP	Unsecured	1,500.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	73,937.58	73,937.58	1,930.19	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,661.58	\$6,661.58	\$757.58
All Other Secured	\$264.17	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,925.75</b>	<b>\$6,661.58</b>	<b>\$757.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$88,442.35</b>	<b>\$2,196.44</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,379.41</u>	
Disbursements to Creditors	<u>\$9,615.60</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$13,995.01</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/19/2019

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.